

Certificate Number: 02645-NJ-CC-006267392**CERTIFICATE OF COUNSELING**I CERTIFY that on February 26, 2009, at 9:36 o'clock PM EST,MARAL KAPRIELIAN received fromA 123 Credit Counselors, Inc

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.This counseling session was conducted by internet and telephoneDate: February 27, 2009By /s/Cary HernandezName Cary HernandezTitle Certified Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

09 AUG 20 10 2:26
U.S. BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

EXHIBIT-A

EXHIBIT - B

EXHIBIT-C